



**State of Missouri
Department of Insurance
Life & Health Section**

Company Name: _____

Form # as it appears on the TD-1: _____

DESCRIPTION OF PROVISIONS SPECIFIC TO VARIABLE ANNUITY CONTRACTS			
REVIEW REQUIREMENTS	Citation	Summary	Location in Contract (page and section #) If Applicable
Filing Submissions			
TD-1	20 CSR 400-8.200(3)(B)	Letter of transmittal which briefly describes benefits, purpose, and intended market	
Cover Letter	(3)(C)	disclose if form is new or a replacement	
Separate Submissions	(3)(D)&(E)	Life filed separate from health & group from individual-See Reg.for specific language.	
Actuary Certification	(3)(F)	Life & annuity filing accompanied by actuarial demonstrations of compliance	
Policies			
Free Look	20 CSR 400-1.010(1)(D)	Unconditional right to return policy within 10 days for a FULL REFUND OF ALL PREMIUM PAID	
Grace Period	20 CSR 400-1.010(D)(4)	Annuity with a cash or loan value - 31 Day grace period	
Separate Account	20 CSR 400-1.020(3) & 376.309 RSMo.	Separate Account(s)	
Assets / Voting	20 CSR 400-1.020(3)2 & 3	Acquire assets of other insurer / Voting rights	
Assets	(3)4.B.	Assets of Sep account shall not be chargeable with the company's liabilities	
Required statement	20 CSR 400-1.020(5)(A)	A statement that values based on investment experience may vary	
Stipulated Premiums	(C)1	30 day grace period	
Stipulated Premiums	(C)2	5 year reinstatement	
Stipulated Premiums	(C)3	Provisions in the event of default	
Investment increment factors	(D)	Factors in computing the dollar amount of the variable benefits	
Additional benefits of death or disability	(E)	May include as an incidental benefit provision for payment on death...	
Annual Report	20 CSR 400-1.020(6)(A)	investment report to contract holder at least once a year	
Required Provisions	376.671 RSMo.	Standard Nonforfeiture for individual deferred annuities	-----
Cessation of payments	2(1)	cessation of payments - paid up annuity benefits	
Cash Surrender	2(2)	Right to defer payment for up to 6 months	
Contract Statement	2(3)	Mortality and interest used to calculate minimum guarantee benefits, if any	
Explanation of minimum benefits	2(4)	benefits are not less than minimums	

	required by state statute	
	Attach the <u>All Life & Annuity Filings</u> Form with this checklist	

This list is in no way an exhaustive or complete statement of all requirements and provisions that might be applicable. The ***italic*** descriptions are areas which MDI frequently requires Insurers to make revisions of their policies or contracts. With respect to ordinary Life & Annuities, the remaining provisions are similar in substance to industry standards and NAIC model regulations. **Please refer to the statues and regulations for exact wording of requirements or prohibitions. The language within the Missouri Statues and Regulations always prevails over these checklists.**